HomeBeat



Brought to you by: **Shannon Christenot**

Senior Loan Officer Prospect Mortgage NMLS#: 278136 118 N. Larchmont Blvd. Los Angeles, CA 90004 Fax: (818) 301-2200 Cell: (818) 601-2231 shannon.christenot@prospectmtg.co

I am licensed to originate mortgage loans in the following state(s): CA

Words to live by ...

The sky's the limit if you have a roof over your head. - Sol Hurok

Nothing's more determined than a cat on a hot tin roof.

- Tennessee Williams

May you always have walls for the winds, a roof for the rain, tea beside the fire, laughter to cheer you, those you love near you and all your heart might desire.

- Irish Proverb

How often have I lain beneath rain on a strange roof, thinking of home.

- William Faulkner

DOFING101

Like a good umbrella, a good roof keeps you and your home protected from the elements. In this edition of HomeBeat, we examine roofing materials, maintenance and costs.

Roofing Materials

Preferred roofing materials depend largely on regional weather conditions. Areas of heavy snowfall might warrant metal roofing. In milder climates, there's a greater array of options, such as asphalt shingles, clay and concrete tile, and cedar shingles.

Roofing materials have a fire rating of A, B or C. A is the highest fire-resistance rating. which indicates the roof is able to withstand severe exposure to fire originating from sources outside the building. Asphalt shingles are rated A. Fire-treated wooden shingles are rated C. In some fire-prone areas, class A fire-rated roofing materials are mandatory. Clay tiles are considered fireproof. They come in a range of colors and styles and are extremely durable.

Asphalt shingles are the most popular roofing material, accounting for 80% of the U.S. residential market. Asphalt roofing, often called composition roofing, has many advantages: It's the easiest to install and the most economical to repair. It can also be walked on without concern of causing damage (walking on tile and wooden shingles is a problem because they can crack). Also, asphalt shingles fare well in high-wind areas, and some thicker asphalt shingles - called dimensional shingles - have wind resistance ratings as high as 130 mph.

A good roof keeps you and your home **protected** from the **elements**

> The roofing materials previously discussed apply to pitched roofs. Flat roofs require different roofing materials. Most flat roofs, or very low-sloping roofs, are covered with built-up roofing (BUR), consisting of layers of hot tar, often referred to as bitumen, and thick roofing felt topped with gravel. BUR roofing is more commonly referred to as tar and gravel, or a ballasted roof. The gravel protects the roof from inclement weather and shields the asphalt from ultraviolet light. But gravel poses problems: Inspection is difficult, as is isolating leaks when they occur.

(continues on page 2)